

**LOCHABER HOUSING ASSOCIATION
MEETING OF THE BOARD OF MANAGEMENT
Thursday 09th April 2026**

Meeting Details

Time: 4.00pm

Location: Microsoft Teams

Present: Cathy Osborn (Chair) Di Alexander Moira MacVicar Andrew Carr May Tosh (Part meeting left 5.50pm) Ian Pritchard (Part Meeting left 6.30pm) John Cooney (Part meeting joined 4.20pm)	Apologies: Rosemary Bridge Absent: Nigel Patterson Leave of Absence: Mary Philip	In Attendance: Margaret Moynihan, Chief Executive Jenny MacKay, Director of Customer Services Siobhan Toal, Customer Services Officer (Minute Taker) Jim Gordon, Interim Asset Manager Davina Melton, Finance Manager Isla Gray, Housing Services Manager Maureen Cameron, LCR Manager Ewan MacDonald, MacDonald & Cameron (Part Meeting) Lorna Ravell, EVH, Observer for non-confidential items.
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1. Apologies

Summary of discussion:

The Chair confirmed apologies had been received from Rosemary Bridge.

2. Declarations of Interest

Summary of discussion:

Declarations of interest were noted. Moira MacVicar and Di Alexander declared interests. Di Alexander noted his relationship with the Communities Housing Trust and the Chair advised he may be asked to leave the meeting should discussions within the development report relate directly to that relationship.

3. Minutes of the Meeting held on 12th February 2026

Summary of discussion:

The Board reviewed the minutes of the meeting held on 12 February 2026 and confirmed them as an accurate record. The minutes were proposed by John Cooney and seconded by Moira MacVicar.

Decisions:

The minutes of 12 February 2026 were approved.

4. Matters Arising from the Minutes of the Meeting held 12th February 2026

i. Update on CAF Bank Loan

Summary of discussion:

The Board received a verbal update on the security arrangements in relation to the loan funding. Two of the Certificate of Titles for the Standard Security for the loan were completed, enabling £2.4m of the £3m to be drawn down at the end of March with the remaining certificate of title completing mid-April which will allow the balance of £0.6m to then be drawn down

ii. Update Unity Bank

The Board received a verbal update on the financing arrangements of the Unity Bank facility. Credit approval has been provided by the bank for the agreed sum of £3.5m and the loan documentation has been sent to Harper MacLeod for review. A report will be presented to the Board in May or June when this has been finalised. The security for this new lending has been valued and a report sent to Unity Bank.

Actions:

CEO to bring Unity Bank loan documentation to a future Board meeting (May/June) for approval.

5. Confidential Minutes of the Meeting held on 12th February 2026

Summary of discussion:

Please see separate confidential minutes.

6. Matters Arising from the Confidential Minute 12th February 2026

Summary of discussion:

Please see separate confidential minutes.

7. The Minutes of the Office Bearers Sub-Committee

Summary of discussion:

The Board noted the decisions taken by the Office Bearers Sub-Committee via email (16 March 2026). An allocation had progressed to the next stage with Office Bearers' approval; however, the allocation did not proceed further and will not be recorded in the register.

Decisions:

The Board **noted** and **ratified** the Office Bearers Sub-Committee decisions.

8. Confidential Membership

Summary of discussion:

Please see separate confidential minutes.

9. Eigg Water Supply

Summary of discussion:

The Interim Asset Manager provided an update on the Eigg water supply works. Initial borehole works were quoted at £21,721 and associated plant/ancillary works at £47,469, plus vat giving a current estimate of £83,028 against a budget of £75,000. A provisional sum of £15,650 may be required for water treatment, taking the potential total to £99,000. Discussions are ongoing regarding The Highland Council's contribution as they own one of the six properties at Cleadale. This should reduce the association's net exposure to around the original budgeted figure. The Board noted this update.

Actions:

Interim Asset Manager to bring a formal paper to the next meeting confirming scope, final costs and The Highland Council contribution.

10. Entitlements, Payments & Benefits – variant policy

Summary of discussion:

The Board considered the updated EPB variant policy. Key points highlighted included updated gifts and hospitality thresholds, clarified guidance on tenant governing body members, and an option to remove the requirement for prior Board approval of tenancy allocations which are already fully audited by the Highland Council. It was noted that refresher training is scheduled for 20th May with Linda Ewart. The Board requested that the policy be shared with/endorsed by RIHAF.

Decisions:

The EPB variant policy was approved, subject to seeking RIHAF endorsement.

Actions:

The Director of Customer Services will seek RIHAF endorsement and report back.

11. Internal Auditor

i. Extension of Contract

Summary of discussion:

Following a tender process through Public Contracts Scotland in 2023, TIAA were appointed as Internal Auditors for a period of three years until 2026. The tender document stated that the contract would initially be for services commencing in 2023 for three years but may be extended for a further two years.

The Board considered the recommendation to extend this initial appointment for a further two years noting that the service provided had been very positive and there had been confirmation there would be no changes to the current terms and conditions including the daily rate increasing annually based on CPI in December. The annual fee was noted as approximately £8,200.

Decisions:

The internal audit contract was approved to be extended for a further two years.

ii. Progress against previous audit recommendations

Summary of discussion:

The Director of Customer Services presented the progress against previous audit recommendations. Key points highlighted the Cyber Security work the Customer Services Manager has carried out since April 2025. The recommendation from the Corporate Performance Management audit has been delayed initially while we waited for the new ARC indicators to be published and subsequently by an ongoing project we have been undertaking which includes the introduction of new reports using our SDM system, the project is expected to complete by December 2026.

12. Potential property purchase - *aspects of this minute have been redacted as deemed as confidential in nature.*

Summary of discussion:

The Board considered an opportunity to purchase a property to meet the needs of a current LHA family currently living locally. The property is currently subject to a Rural Housing Burden, but the Communities Housing Trust has indicated that it would remove the burden in the title, allowing the Association to rent the property out.

When compared with new build costs and an example of recent costs for a small extension to a property this purchase of a 3-bedroomed property at £180k represents substantial value for

money and would support a household with identified health and housing needs. It was also noted that Scottish Government had indicated that HAG of at least 50% would be available with perhaps another £30k should it require EESSH adaptations.

Risks associated with potential voids and financial exposure were noted, alongside mitigations (including possible local lettings initiative options for key workers).

Decisions:

The Board approved, in principle, progressing the purchase and making an offer on the property; authority was delegated to the Office Bearers to approve any necessary changes if circumstances change before the next Board meeting.

Actions:

CEO to progress the purchase process and update the Board/Office Bearers as required.

13. Revised/New Policies

Summary of discussion:

The Board considered revised/new policies and approved updates as presented:

(i) AI Usage – The Customer Services Manager presented the policy to the Board noting the introduction of a controlled pilot for generating minutes via an AI Agent. The details of the policy were discussed by the Board. The trial was to be tested at this meeting and emphasised that our commitment will be to use approved internal tools only and that web-based AI tools were blocked to staff by web filtering.

(ii) Decant – The Housing Services Manager and Interim Asset Manager presented the policy advising a formal framework for managing temporary decants and access controls has been outlined in the policy.

(iii) Procurement – The Finance Manager advised the Board the policy had been updated to clarify that funded/partly funded investments must follow the same procurement and approval routes as association-funded investments

(iv) Bad Debt policy – The Finance Manager advised there were minor wording changes to the policy which were outlined in the report.

Decisions:

The AI Usage, Decant, Procurement, and Bad Debt policies/updates were approved.

14. Confidential Additional Public Holiday 2026

Summary of discussion:

As a member organisation of Employers in Voluntary Housing (EVH) had contacted the Association to inform us of an additional public holiday for 2026/27 on the 15th of June to mark Scotland's participation in the men's FIFA World Cup. The Board were asked to consider this with the recommendation that it was not appropriate to award this additional public holiday.

Decisions:

The Board approved this recommendation.

15. Development *aspects of this minute have been redacted as deemed commercially sensitive.*

Summary of discussion:

The Board received a development update from Ewan MacDonald, MacDonald & Cameron. Key updates included: Rankin Crescent, the practical completion for some units has been achieved with final completions expected during April, Shared Equity sales are being actively marketed.

Glenkingie is progressing well and no claim has been submitted for extended preliminaries yet.

The Mallaig development was discussed in detail.

Other updates: Roy Bridge – options being explored to balance risk and control; Glenshiel and Inchree – lack of feedback from the roads department, options included submitting a planning application to prompt statutory consultation.

Decisions:

No decision was required at this stage.

Actions:

Glenshiel/Inchree – CEO and M & C to raise issue in relation to the delays in feedback from Roads Dept with development colleagues at Highland Council.

16. Regulatory Status 2026/27

Summary of discussion:

An update was provided confirming the organisation's regulatory compliance status for 2026/27. Additional areas to be included within the annual assurance statement were noted.

17. Stock Condition Survey Update

Summary of discussion:

The Interim Asset Manager presented an update on stock condition surveys. It was noted that surveys are undertaken in-house on a rolling basis (20% per year) with a percentage of this

information then subject to an independent external audit by appointed Chartered Surveyors regulated by RICS. We have been advised that the data collected in these surveys is an accurate and true reflection of the condition of our properties.

However, data is currently collected manually and scanned against the relevant property within our housing management system, making detailed analysis of the data more difficult for investment planning. There were discussions around how we progress the strengthening of our data integrity and reporting of our property information. The Interim Asset Manager recommended that while we review and investigate a more robust dataset and analysis tools with our new Business Transformation Team, we should also explore a one-off external baseline survey with regular reporting to the Board.

Decisions:

The Board agreed that stock condition updates should be reported to the Board on a six-monthly basis.

Actions:

Interim Asset Manager to develop proposals and costs for an external baseline stock condition survey and report back to the Board at the May meeting.

18. Housing (Scotland) Act briefing

Summary of discussion:

The Housing Services Manager presented the report to the Board advising them of the new legislation and implications.

19. Annual Report – Rental off the Shelf and Shared Ownership Sales

Summary of discussion:

The Board noted the Annual Report for Rental Off the Shelf and Shared Ownership Sales.

20. Annual Report - Details of Housing Stock Security

Summary of discussion:

The Board noted the Annual Report on Details of Housing Stock Security.

21. Budgets 26/27

i. Lochaber Care & Repair

Summary of discussion:

The Finance Manager and LCR Manager advised the Board that the budget is to be redrafted due to another uplift in funding being received.

Actions:

The updated budget will go to the Subsidiary Committee at the May meeting.

ii. LHA Property Services

Summary of discussion:

The Board noted there were no changes to the LHAPS Budget but that the Finance Manager would be undertaking a comprehensive review of costs in the next quarter.

Actions:

The Finance Manager is going to present a report at the meeting in August outlining the costing work carried out.

22. AOCB

i. Land at Morrison Avenue, Spean Bridge

Summary of discussion:

The Interim Asset Manager advised the Board that the Spean Bridge, Roy Bridge and Achnacarry SCIO had approached LHA to access a small area of land owned by the Association to allow them to put woodland walks and community gardens in land they have acquired near the back of Spean Bridge Community Centre. The Interim Asset Manager advised that he contacted the SRA SCIO to get further information regarding the potential impacts of more traffic, parking, consultation etc. and bring a report back to the Board.

Decisions:

The Board supported this in principle; however, further information is required to come back to the Board.

Actions:

The Interim Asset Manager is to bring a paper back to the Board for the May meeting outlining the use of this land along with the views of residents.

The meeting concluded at 7.00pm.